

Pet Insurance

Insurance Product Information Document

Atlas Insurance PCC Limited, 47-50, Ta' Xbiex Seafront, Ta' Xbiex XBX 1021



Atlas Insurance PCC Limited is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cell in excess of their assets.

This is a summary of the insurance policy. It is not personalised to your individual needs. Complete pre-contractual and contractual information can be found through our website <https://www.atlas.com.mt/help/downloads/> and your policy documentation.

What is this type of insurance?

Our Pet insurance covers your pet mainly for vet treatment, surgery and liability to third parties. There are 2 options available: the Essential Plan and the Premier Plan – limits shown below.



What is insured?

✓ Vet treatment to treat acute illness and injury

Essential: €1,250 in Malta

Premier: €2,000 in Malta and in agreed countries

Sub Limits

- Vet consultation fee (excluding surgical fees)
Essential: €250 Premier: €1,000
- Dental Treatment: Essential: €100 Premier: €200
- Surgical and Diagnostic Procedures:
Essential: €1,000 Premier: €1250
- Overnight Admission to an animal hospital
Essential: €100 per medical condition
Premier: €150 per medical condition
- Animal physiotherapy
Essential: €100 Premier: €200
- Non-surgical drugs and dressings
Essential: not covered Premier: €75
- Complementary medicine carried out a therapist and/or treatment of a behavioural illness
Essential: not covered Premier: €100

✓ Accidental death cover

Essential: applicable in Malta

Premier: applicable in Malta and in agreed countries

Sub Limits

- Accidental death of your pet: value of your pet – maximum benefit of €1,000
- Putting down your pet and disposal of the body
Essential: €100
Premier: €150

✓ Advertising & reward costs for stolen/missing pets

Essential: Maximum benefit of €250

Premier: Maximum benefit of €400 in Malta and in agreed countries

Sub Limits

- Posters & advertising materials: €50 per event
- Accommodation if pet goes missing abroad
Essential: not applicable
Premier: Up to 7 days at €30 daily

✓ Third party liability: costs payable as a result of your legal liability to others if you are found responsible for damage to property, death, injury and illness as a result of an incident involving your pet.

Essential: Maximum benefit of €500,000 annually in Malta

Premier: Maximum benefit of €500,000 annually in Malta and in agreed countries

- ✓ **Boarding Fees and daily minding** with a sub limit of €20 daily for boarding fees or €12.50 per day for someone to look after your pet
Essential: Maximum benefit of €350 in Malta
Premier: Maximum benefit of €600 in Malta and in agreed countries
- ✓ **Holiday cancellation and curtailment:** Irrecoverable travel & accommodation expenses if you have to cancel your trip because your pet is suffering from a life threatening medical condition as well as reasonable extra travel costs to return to Malta
Essential: Maximum benefit of €1,000
Premier: Maximum benefit of €2,000
- ✓ **Overseas Cover – Vet treatment abroad**
Essential - not applicable
Premier - all the above limits
Sub Limits
 - Emergency expenses including cost of additional accommodation as well as repatriation if your pet is injured or falls ill during your trip
Essential: Not applicable
Premier €1,000
 - Quarantine expenses due to loss of pet passport
Essential: Not applicable
Premier: €1,000
- Different premiums are applicable for the 2 Options available
- Vet treatment cover applies after 14 days from inception of cover
- If the Premier option is chosen, travel cover is limited to the agreed countries for a maximum duration of 90 days in each policy year



What is not insured?

- ✗ The policy excess of €75 for any liability claims only;
- ✗ Treatment for poisoning or intoxication in the first year of cover;
- ✗ Any vet treatment fees within the first 14 days of cover;
- ✗ Pre-existing and chronic medical conditions;
- ✗ Any congenital abnormalities;
- ✗ Routine vet treatment and pet grooming;
- ✗ Breeding as well as normal pregnancy or elective caesareans;
- ✗ All caesareans for all adult females weighing 5Kg or less as well as the English Bulldog;
- ✗ Certain breeds such as pit bulls, Cane Corso, Wolf hybrid dogs etc. – full list shown in the policy wording;
- ✗ Working dogs except for guide dogs;
- ✗ Putting down your pet and disposal of the body following any accidents;
- ✗ Any deliberate acts and fraud



Are there any restrictions on cover?

- ! The Pet Insurance is generally available to:
 - owners that are resident in the Maltese islands;
 - dogs from the age of 3 months up to 9 years old;
 - cats from the age of 3 months up to 12 years old;
 - dogs and cats that are microchipped.
- Cover will not be renewed following the maximum age of pet shown above.



When and how do I pay?

- Payment is made before cover commences;
- We accept payment in cash, by cheque, by credit card or debit card. In the event of any dishonoured cheques, we have the right to cancel cover;
- If you are insured through an Intermediary of ours, payment is made to them;
- If you are insured through an Insurance Broker, payment must be made to them.



Where am I covered?

- ✓ You will be covered within the Maltese Islands unless you choose the Premier Option, in which case cover will operate in any EU or EEA country.



What are my obligations?

- The completion of a Pet Insurance proposal form or online details stating all facts truthfully. It is very important that you read the completed proposal form especially if someone is completing this for you;
- Your pet must be microchipped for us to insure it – Microchip number is to be disclosed to us on the proposal form;
- You must keep your pet vaccinated as follows:
 - o Dogs – against distemper, hepatitis, leptospirosis, parvovirus, sand fly leishmaniasis, rabies (if travelling) and kennel cough;
 - o Cats – against feline panleukopenia (feline infectious enteritis), feline herpes virus, cat fly, feline leukaemia and feline chlamydia;
- Any changes in any of the declared facts, including any changes in your criminal record are to be communicated to us as the contract could become void and claims can be refused if we are not notified of any changes.
- Payment of the policy premium including any declared charges;
- Completed full claims forms including full Vet medical reports are to be submitted in the event of any claim;
- You must obtain our preauthorisation for any claims for vet treatment involving surgery and/or any overnight stay in any animal clinic or hospital.



When does the cover start and end?

- The contract will start from the date the policy is issued except for veterinary treatment which will commence after 14 days from the inception of the whole policy cover;
- The contract will end on the expiry date shown on the policy schedule or cancellation date shown by endorsement, if cancelled prior to the expiry date.



How do I cancel the contract?

- You may cancel your contract (cover) within 14 days from inception of cover and a full refund of premium will be given;
- You may cancel your contract at any time after the first 14 days and a pro-rata refund of premium will be given;
- We may also cancel the contract (cover) by giving you 7 days' notice of cancellation and a pro-rata refund of premium will be given.

Notwithstanding the above, if there were any claims or any incidents likely to rise to a claim, no refund of premium will be given.